

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOSE MARIO ESPANA  
VERONICA GALVAN  
Debtor(s)

Case No. 15-39211

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/17/2015.
- 2) The plan was confirmed on 03/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/12/2018.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,736.00.
- 10) Amount of unsecured claims discharged without payment: \$288,294.19.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$11,511.00
Less amount refunded to debtor	\$261.20

**NET RECEIPTS: \$11,249.80**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$513.00
Other	\$10.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,523.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BACK BOWL LLC	Unsecured	7,375.17	9,078.44	9,078.44	907.84	0.00
BAYVIEW LOAN SERVICING	Unsecured	NA	NA	198.12	19.81	0.00
BAYVIEW LOAN SERVICING	Secured	NA	214,397.45	214,595.57	0.00	0.00
BAYVIEW LOAN SERVICING	Secured	NA	198.12	198.12	0.00	0.00
CANDICA LLC	Unsecured	4,980.66	6,130.93	6,130.93	613.09	0.00
CAPITAL ONE NA	Unsecured	901.08	896.94	896.94	89.69	0.00
CHASE	Unsecured	1.00	NA	NA	0.00	0.00
HSBC	Unsecured	1.00	NA	NA	0.00	0.00
HSBC	Unsecured	1.00	NA	NA	0.00	0.00
IL STATE DISBURSEMENT UNIT	Unsecured	1.00	NA	NA	0.00	0.00
MAIN STREET ACQUISITIONS	Unsecured	6,898.42	6,898.42	6,898.42	689.84	0.00
MARIA C TODE	Unsecured	1.00	NA	NA	0.00	0.00
Mcydsnb	Unsecured	1.00	NA	NA	0.00	0.00
Mcydsnb	Unsecured	1.00	NA	NA	0.00	0.00
MERCY HOSPITAL & MEDICAL CENT	Unsecured	1.00	NA	NA	0.00	0.00
MOMA FUNDING LLC	Unsecured	850.01	850.01	850.01	85.00	0.00
MOMA FUNDING LLC	Unsecured	193.02	193.02	193.02	19.30	0.00
PRA RECEIVABLES MGMT	Unsecured	1,474.95	1,474.95	1,474.95	147.50	0.00
PRA RECEIVABLES MGMT	Unsecured	9,385.14	9,385.14	9,385.14	938.51	0.00
PRA RECEIVABLES MGMT	Unsecured	4,965.51	4,965.51	4,965.51	496.55	0.00
PRA RECEIVABLES MGMT	Unsecured	198.26	198.26	198.26	19.83	0.00
PRA RECEIVABLES MGMT	Unsecured	2,505.35	2,505.35	2,505.35	250.54	0.00
PRA RECEIVABLES MGMT	Unsecured	2,473.50	2,473.50	2,473.50	247.35	0.00
PRA RECEIVABLES MGMT	Unsecured	250.37	250.37	250.37	25.04	0.00
TARGET CORP	Unsecured	1.00	NA	NA	0.00	0.00
TCF BANK	Secured	227,203.93	NA	NA	0.00	0.00
TCF BANK	Unsecured	227,203.93	NA	NA	0.00	0.00
TCF NATIONAL BANK	Unsecured	0.00	0.00	21,769.10	2,176.91	0.00
TCF NATIONAL BANK	Unsecured	540.00	NA	NA	0.00	0.00
TCF NATIONAL BANK	Secured	17,386.96	21,769.10	21,769.10	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$236,364.67	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$198.12	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$236,562.79</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$67,268.06</b>	<b>\$6,726.80</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,523.00</u>
Disbursements to Creditors	<u>\$6,726.80</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$11,249.80</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/08/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.